

# **A METHOD FOR FINANCING THE ACQUISITION OF AN ASSET FOR MEMBERS OF A GROUP**

## **ABSTRACT**

A system for financing the acquisition of an asset or service is provided herein. The system (100) comprises a plurality of groups  $G_1, \dots, G_k$  (103, ..., 105) wherein, for  $i = 1$  to  $k$ , group  $G_i$  consists of  $m_i$  members (107, 109, 111, 113), each of whom are contractually obligated to make a predetermined number of periodic payments to a common fund  $F_i$ . A managing entity (101) manages the plurality of groups. The system is organized such that, for each group, the managing entity allocates to members of the group, on a rotating basis and on  $d_i$  different dates, proceeds from the common fund  $F_i$  for the acquisition of assets or services, wherein  $m_i > d_i > 0$ .